

CHANGES IN COVERAGE

PROPERTY AND CASUALTY

Auto Insurance

Company: **VIKING INSURANCE COMPANY OF WISCONSIN -
Nonstandard Private Passenger Automobile Program**

Effective Date: New or renewal policies with effective dates on or after 01-01-01

Changes: **Newly acquired or replacement autos**
A newly acquired or replacement vehicle is only covered by your policy if you notify the company within 14 days of acquisition. Under the old policy, you had 30 days to notify the company.

Type of vehicle

Your policy will only cover a private passenger sedan, station wagon, minivan or jeep type vehicle weighing less than 5000 lbs., or a pickup, sport utility, van or panel truck type vehicle with a rated load capacity of 2000 lbs. or less.

Example: *You are moving your residence and rent a truck/van from a vehicle rental agency. If that truck/van has a rated load capacity of over 2000 lbs, your personal lines policy would not cover you for any loss while you were using the truck/van. Most of the trucks/vans that are rented by individuals to move belongings are above the 2000 lbs rated load capacity and would not qualify for coverage under the policy. A common misperception among consumers and rental agencies is that these rental trucks/vans are covered as a substitute vehicle.*

Liability - Business use of autos

No coverage applies when a vehicle is used to carry persons or property for compensation or a fee, including, but not limited to, delivery of newspapers, magazines, food, or any other products.

Example: *You accept a part-time job delivering pizzas. Your liability coverage would not protect you for an accident you caused while on the job.*

Homeowner Insurance

Homeowner and Mobilehomeowner Contracts

Company: PEMCO MUTUAL INSURANCE COMPANY

Effective date: New or renewal policies with effective dates on or after 01-01-01

Changes:

Property

A specific exclusion is added that bars coverage for loss caused by the use, manufacture, sale or delivery by an insured of a controlled substance. An exception applies for legitimate use of prescription drugs.

Liability

A new exclusion bars all pollution claims, other than injury or damage caused by the escape of heat, smoke or fumes from a flue or furnace.

A new exclusion bars coverage for injury caused by sexual contact or transmission of the AIDS virus by an insured.

A new exclusion bars coverage for punitive damages.

Concealment or Fraud

When completing an application for coverage, it is important that each question be answered honestly. If you fail to inform the company about a prior loss in order to get the company to accept your application or keep your rates lower, it could be considered a material misrepresentation and the company could void your entire policy, even if it's not discovered until after you've had a loss. Under such circumstances your loss would not be covered.